

Robert Jerdonek
Apparatus for Pre-Authentication of Users Using One-Time Passwords
Attorney Docket No: 20967-000220US

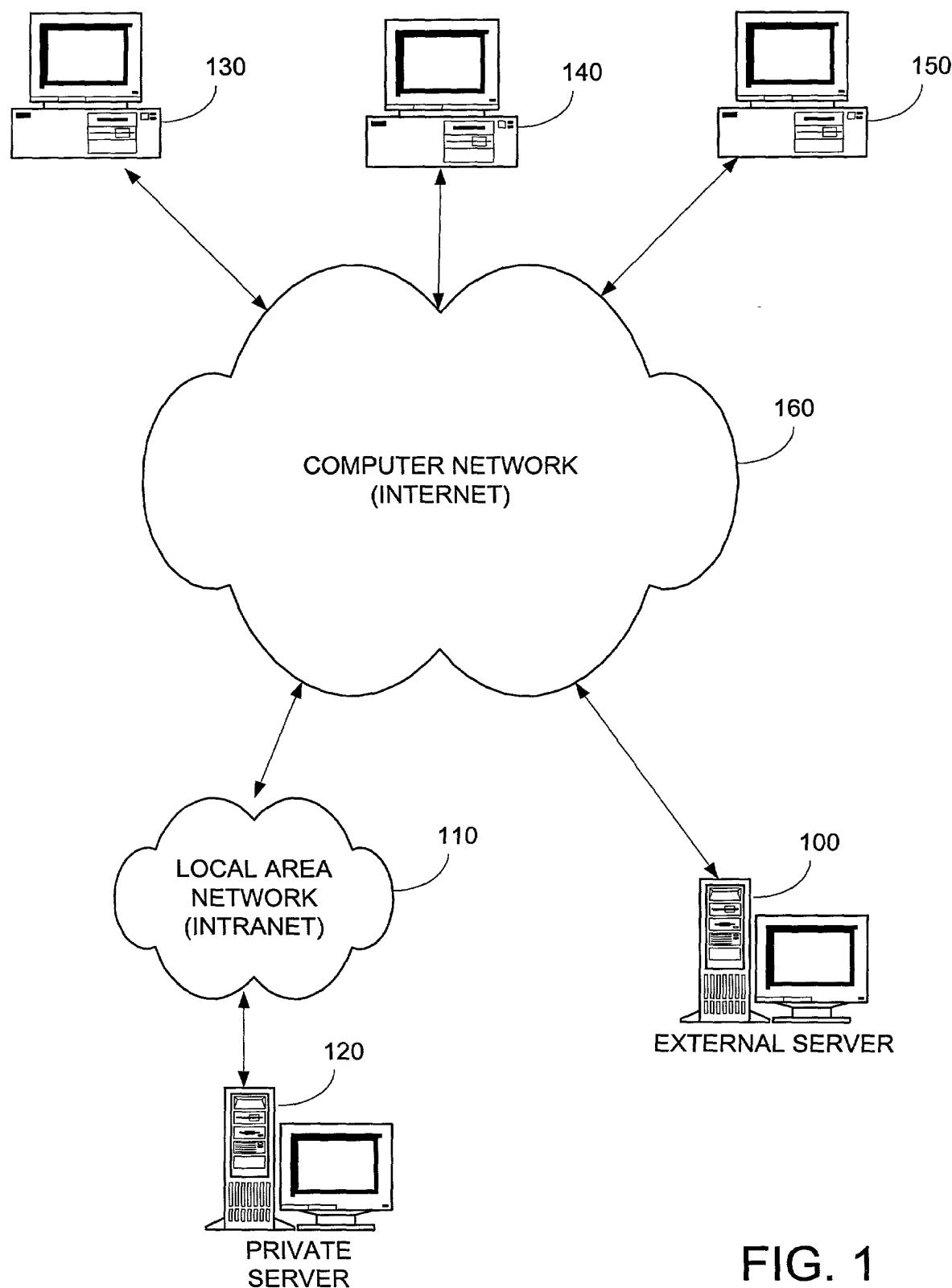


FIG. 1

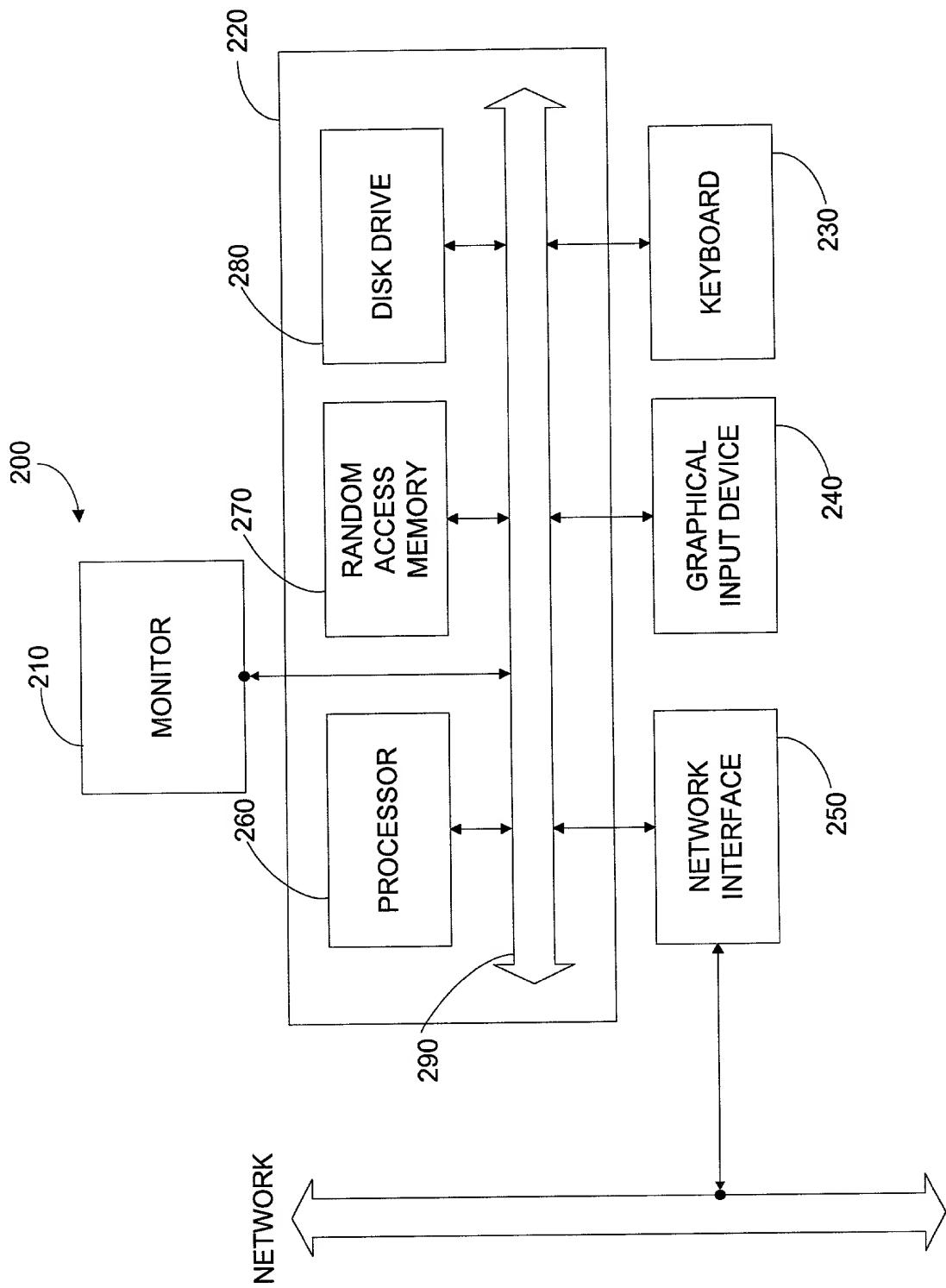


FIG. 2

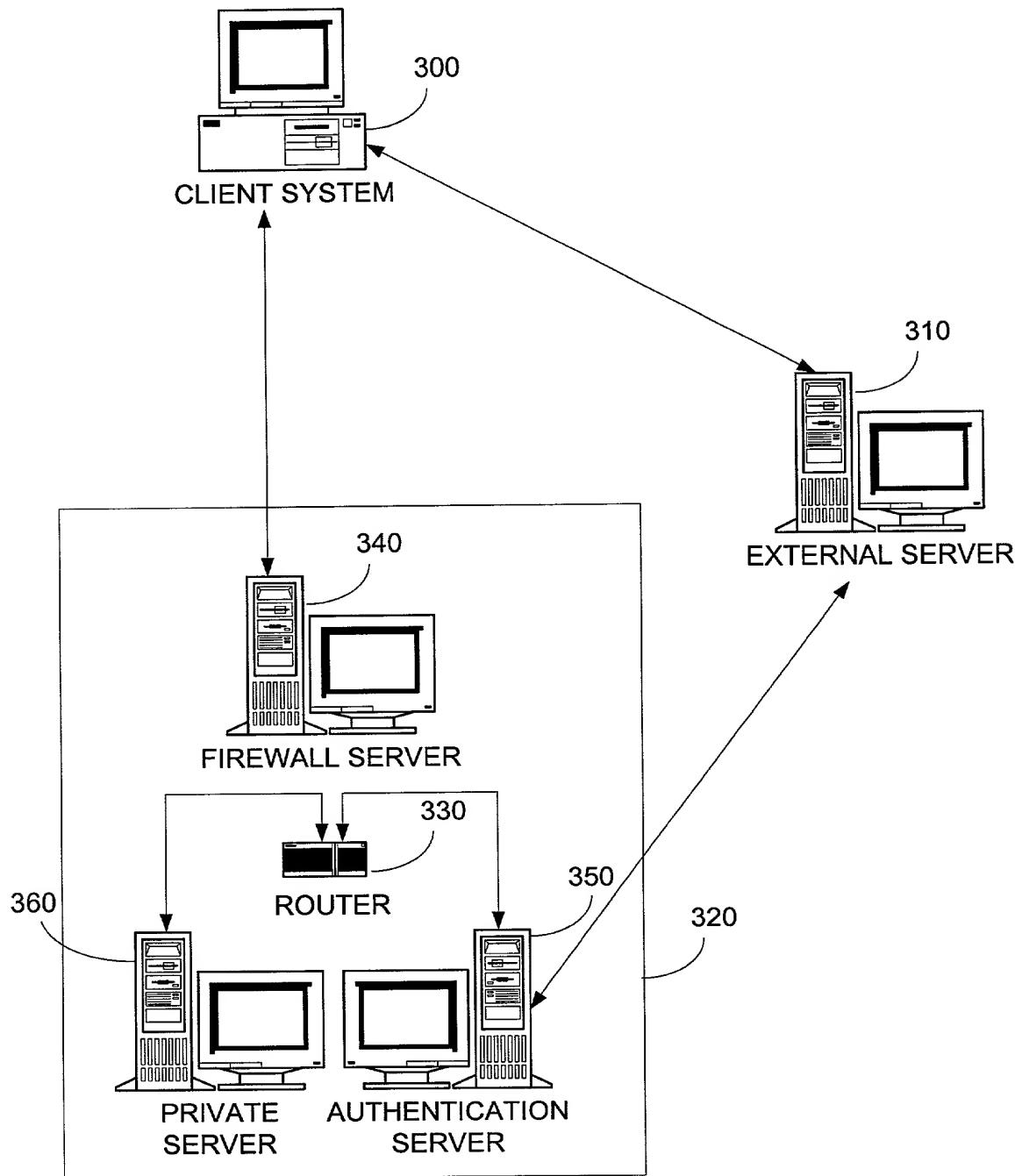


FIG. 3

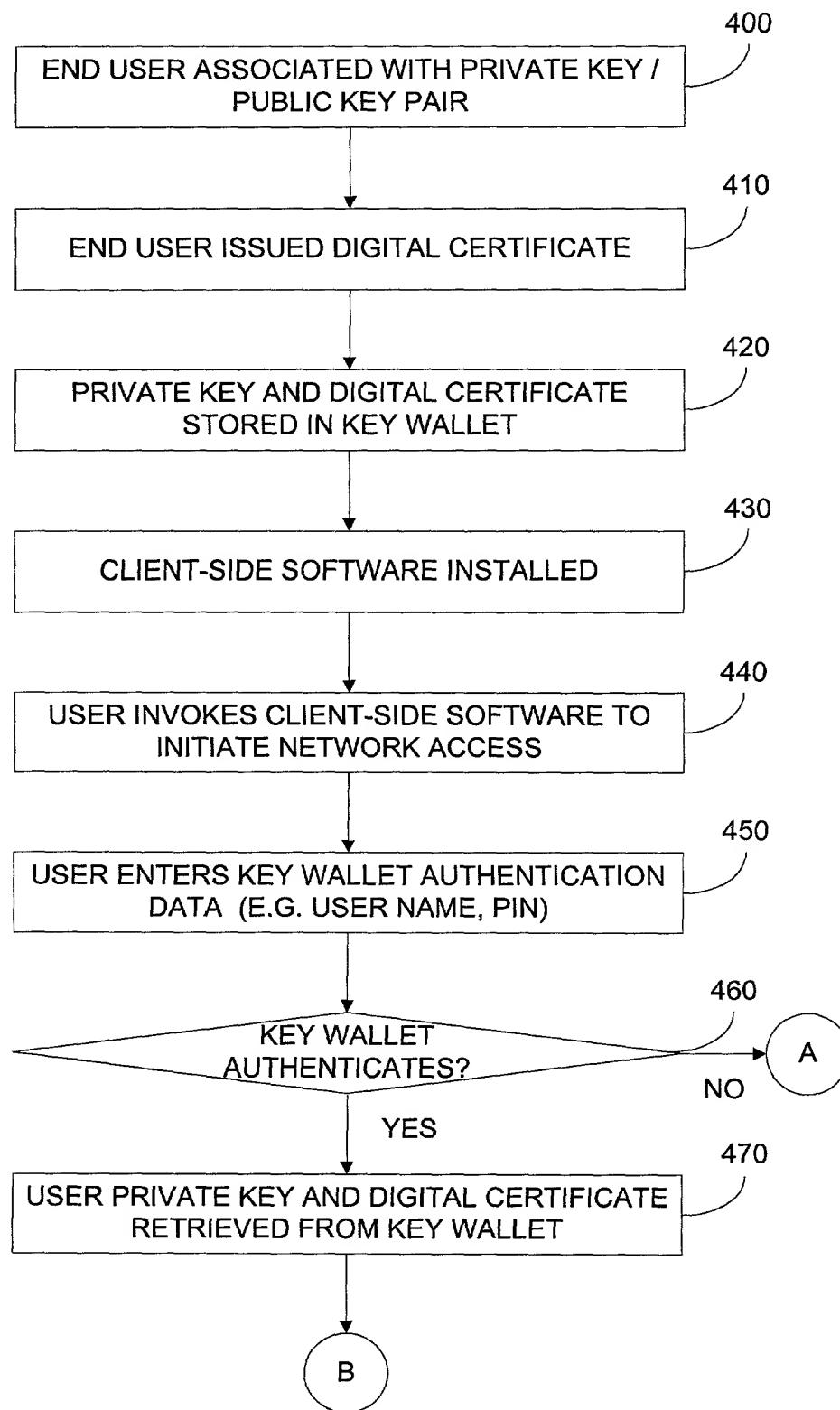


FIG. 4A

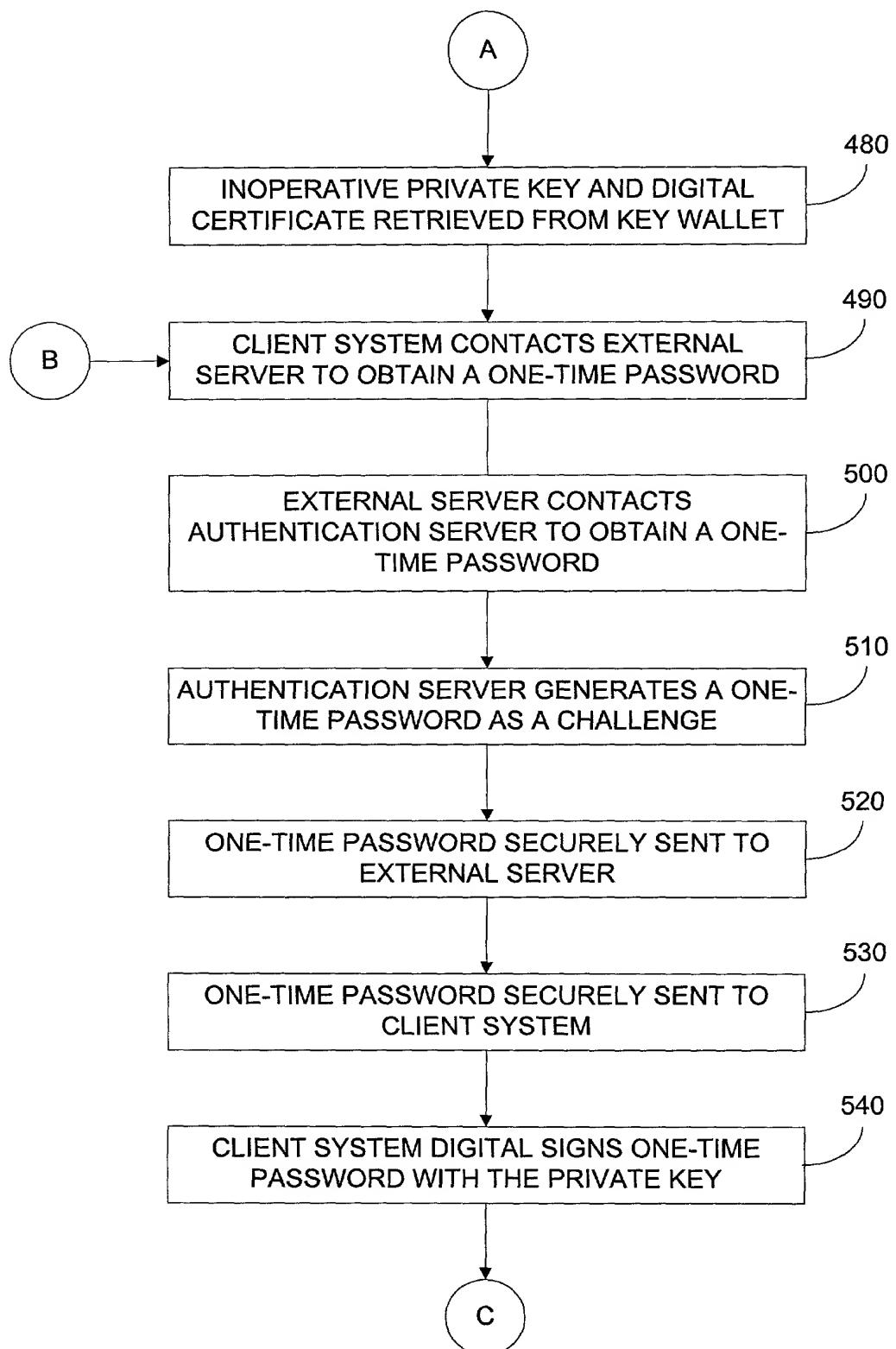


FIG. 4B

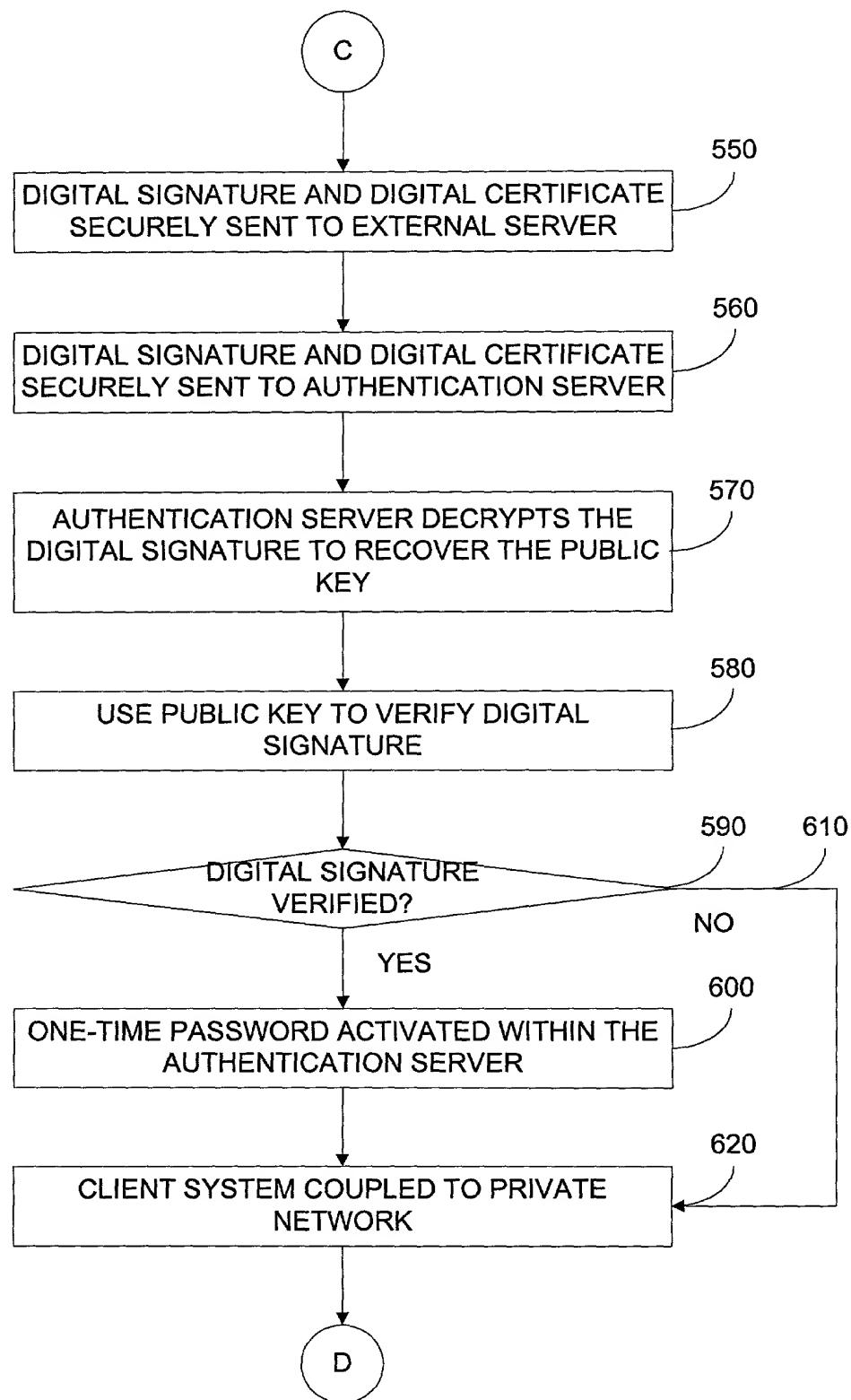


FIG. 4C

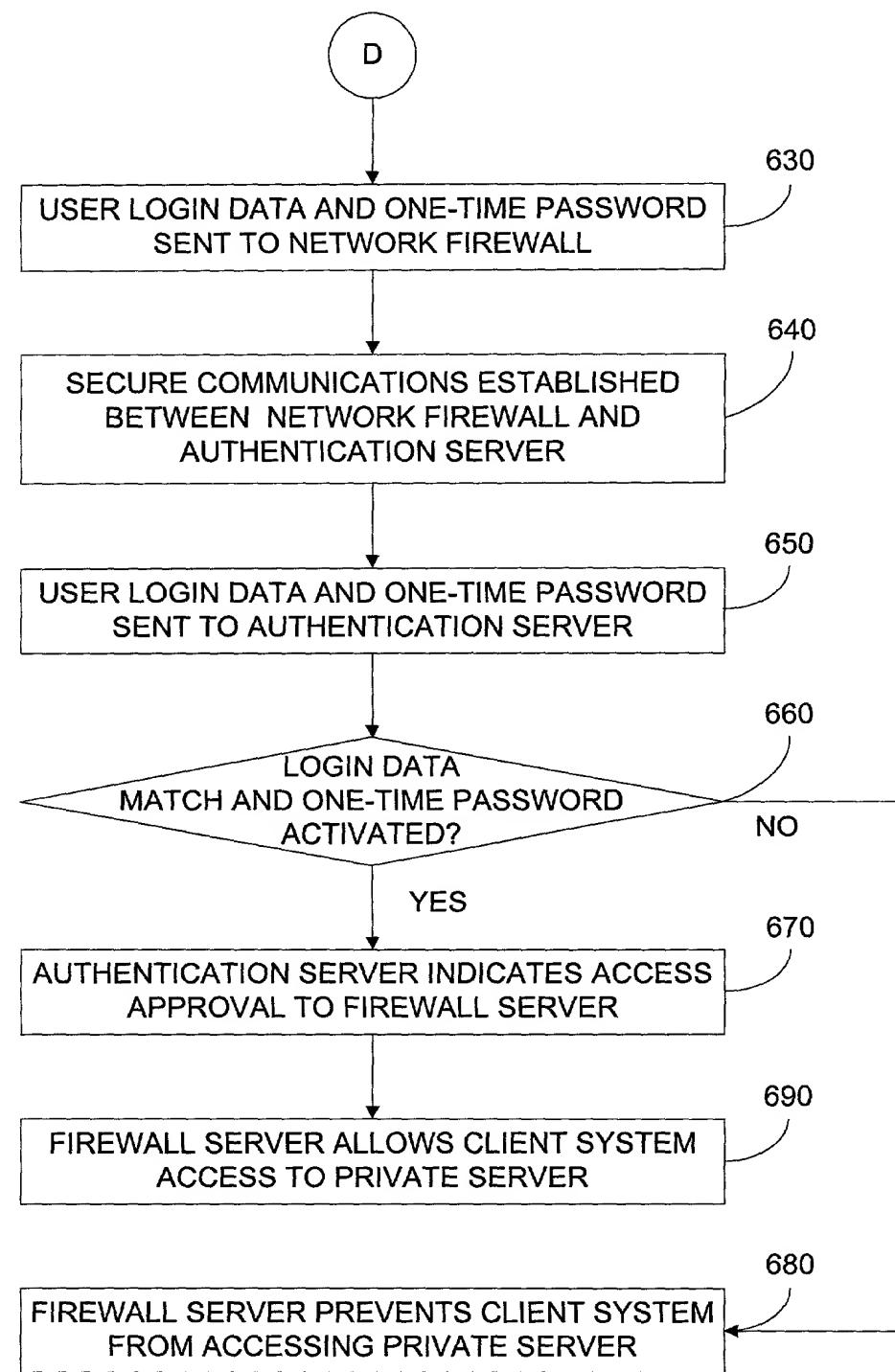


FIG. 4D

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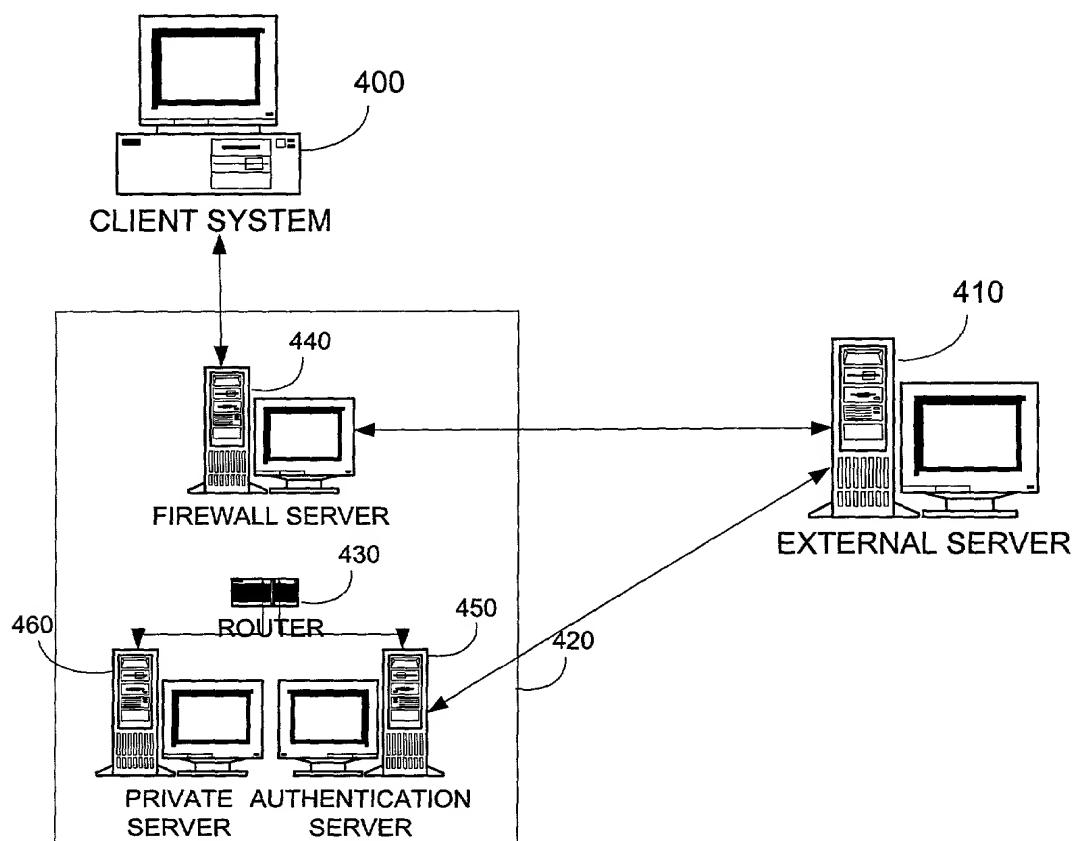


FIG. 5A

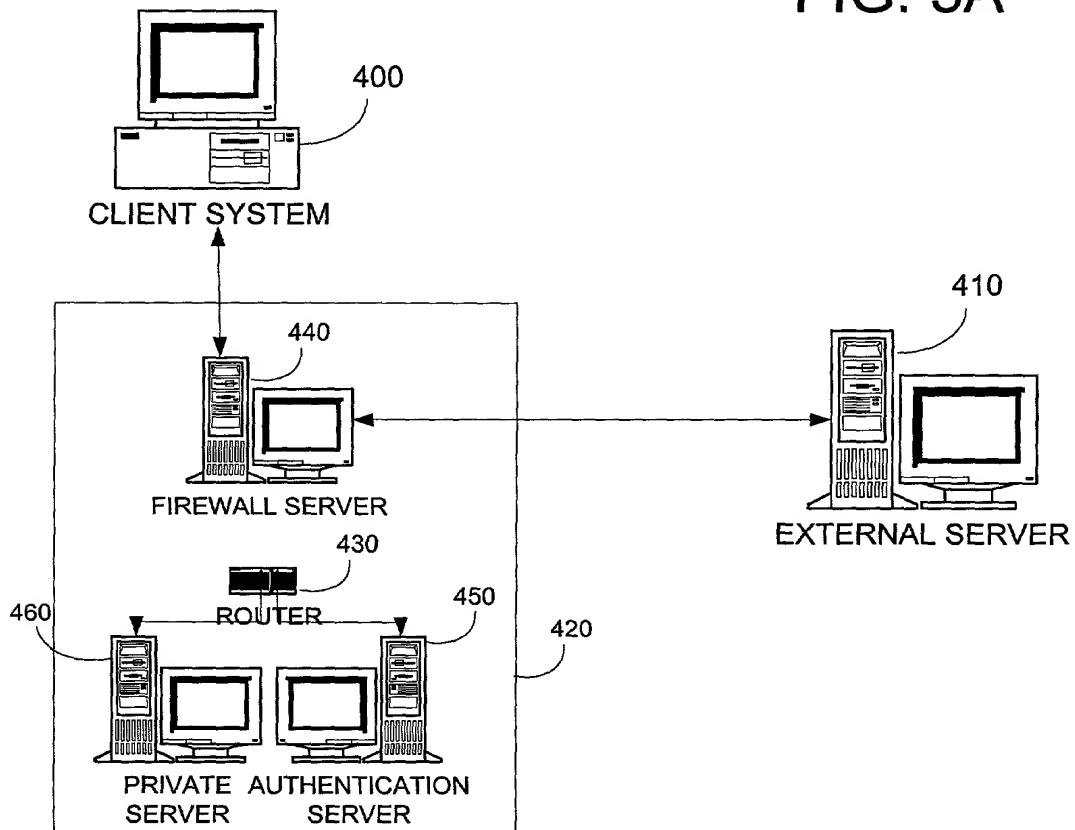


FIG. 5B